

2019-20 Insurance Summary

Insurable Risk	Carrier	Limit of Coverage	Deductible	Premium 19-20	% Change
Automobile Liability	ELSIP	5,000,000	150,000	\$106,652	<1%
Auto Physical Damage	ELSIP	2,000,000	25,000	\$49,949	see footnote
Builders Risk policies	Various	35,000,000		\$48,878	see footnote
Crime (employee dishonesty)	Travelers	5,000,000	50,000	\$11,200	0%
Cyber Liability	ACE/Chubb	5,000,000	100,000	\$62,996	14%
Daybreak - Builder's Risk	Travelers Indemnity	included in the \$5M builder's risk coverage	1,000	Included in main Property policy with Travelers	0%
Daybreak - Liability	American Builders	1,000,000	1,000	\$4,197	-26%
Fiduciary Liability	Travelers	1,000,000	10,000	\$8,100	3%
Foreign Travel Liability	ACE/Chubb	2,000,000	0	\$5,145	0%
General Liability/E&O	ELSIP	10,000,000	150,000	\$265,717	<1%
Pollution	ACE/Chubb	3,000,000	25,000	\$63,423	17%
Property	Travelers Indemnity	500,000,000	wind/hail 2% value of structure/ all other perils \$25K	\$608,401	25%
T H Pickens/Student Medical Malpractice	Mercer	1M / 3M	none	\$4,747	<1%
T H Pickens/License & Permit Bond	Hartford	\$10,000	none	\$100	0%
Workers' Compensation	JSD	Statutory	none	\$1,400,000	-26%
Total				\$2,639,505	

Auto Physical Damage

Travelers is no longer offering APD on our fleet - working w/brokers to find new carrier for this coverage that is comparable to what we had will continue to work on Excess Coverage - gave estimate of what that coverage could be

Will continue to work on quotes for building a structure as the Excess Policy quotes are coming in very high

Builders Risk Insurance

New 6-12 Fitzsimmons school & Harmony P-8

Foreign Travel

Working with broker, as carrier has added exclusion for sexual abuse - No other carriers are willing to offer sexual abuse

Pollution

Decrease was due to surprise competitive quotes that came in

Property

Increase is due to Metro area now being considered a hail/wind high risk area - No change in policy limits

Workers Comp

Exp Mod decreased from .84 to .83. Reductions in recent loss history is resulting in reduction of future anticipated losses